

Information to identify the case:

Debtor 1	<u>Alan T. Alabanzas</u>	Social Security number or ITIN	xxx-xx-4251
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Juana E. Alabanzas</u>	Social Security number or ITIN	xxx-xx-9124
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-28196-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alan T. Alabanzas

Juana E. Alabanzas
aka Juana Morel

1/24/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alan T. Alabanzas
 Juana E. Alabanzas
 Debtors

Case No. 14-28196-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db/jdb
 aty
 cr
 515030042 +Alan T. Alabanzas, Juana E. Alabanzas, 202 Elkins Rd, Cherry Hill, NJ 08034-1605
 515030043 +Kivitz McKeever Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 +CARRINGTON MORTGAGE SERVICES, LLC, Stern, Lavinthal & Frankenberg, LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 +AMCOL Systems Inc., PO Box 21625, Columbia, SC 29221-1625
 Bank Of America, ATTN: CORRESPONDENCE UNIT/CA6-919-02-4, Nc 4 105 03 # 14,
 Greensboro, NC 27420
 515201846 +Bank of America, N.A., P.O. BOX 660933, Dallas, TX 75266-0933
 515030046 +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 517263524 +Carrington Mortgage Services, LLC, 1600 Douglass Road, Anaheim, CA 92806-5951
 517263525 +Carrington Mortgage Services, LLC, 1600 Douglass Road, Anaheim, CA 92806,
 Carrington Mortgage Services, LLC, 1600 Douglass Road, Anaheim, CA 92806-5951
 515030045 +Children's Hospital Of Philadelphia, Lockbox #5232, PO Box 8500,
 Philadelphia, PA 19178-8500
 515135444 EMERG PHY ASSOC OF S.JERSEY,PC, PO Box 1109, Minneapolis, MN 55440-1109
 515030050 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 515030055 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
 515030056 Kennedy University Hospital, PO Box 48023, Newark, NJ 07101-4823
 515030057 +Kivitz McKeever Lee, PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541
 515030062 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 515030063 +Sprains, Strains & Fractures, LLC, PO Box 168, Haddonfield, NJ 08033-0278
 515030066 +Synch/lord And Tay, PO Box 1628, Maryland Heigh, MO 63043-0628
 515074146 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515030070 +Verizon Wireless, 500 TECHNOLOGY DR, Ste 550, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 24 2018 23:40:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 24 2018 23:40:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm EDI: BANKAMER.COM Jan 24 2018 23:08:00 Bank of America, PO Box 5170,
 Simi, CA 93062-5170
 515033434 +EDI: AARGON.COM Jan 24 2018 23:08:00 Aargon Agency As Agent For Dj Orthopedics Llc,
 Dj Orthopedics Llc, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
 515030040 +EDI: AARGON.COM Jan 24 2018 23:08:00 Aargon Agency Inc, 3025 West Sahara Ave,
 Las Vegas, NV 89102-6094
 515030041 +EDI: RMCB.COM Jan 24 2018 23:08:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
 515139786 EDI: AIS.COM Jan 24 2018 23:08:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 515051900 EDI: AIS.COM Jan 24 2018 23:08:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 515240225 EDI: RESURGENT.COM Jan 24 2018 23:08:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515030068 EDI: CITICORP.COM Jan 24 2018 23:08:00 Thd/cbna, CITICORP CREDIT SERVICES/ATTN:CENTRALI,
 Po Box 20507, Kansas City, MO 64195
 515030044 +EDI: CAPITALONE.COM Jan 24 2018 23:08:00 Cap One Na, Po Box 26625,
 Richmond, VA 23261-6625
 515162342 EDI: CAPITALONE.COM Jan 24 2018 23:08:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515030047 +EDI: WFNNB.COM Jan 24 2018 23:08:00 Comenity Bank/vctrssec, Po Box 182789,
 Columbus, OH 43218-2789
 515030048 +EDI: RCSFNBMARIN.COM Jan 24 2018 23:08:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 515051139 +EDI: TSYS2.COM Jan 24 2018 23:08:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515030049 +EDI: TSYS2.COM Jan 24 2018 23:08:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515030051 EDI: AMINFOFP.COM Jan 24 2018 23:08:00 First Premier Bank,
 Corporate Bankruptcy Department, PO Box 5524, Sioux Falls, SD 57117-5524
 515030052 EDI: RMSC.COM Jan 24 2018 23:08:00 GE Money Bank, PO Box 960061,
 Orlando, FL 32896-0061
 515030053 +EDI: IIC9.COM Jan 24 2018 23:08:00 I C System Inc, ATTN: BANKRUPTCY,
 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
 515030054 EDI: JEFFERSONCAP.COM Jan 24 2018 23:08:00 Jefferson Capital Syst, 16 Mclelland Rd,
 Saint Cloud, MN 56303
 515219860 EDI: JEFFERSONCAP.COM Jan 24 2018 23:08:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 515240422 EDI: RESURGENT.COM Jan 24 2018 23:08:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 55

Date Rcvd: Jan 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515030058 EDI: BLUESTEM Jan 24 2018 23:08:00 Metabnk/fhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820
515030059 +EDI: MID8.COM Jan 24 2018 23:08:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
515234294 EDI: PRA.COM Jan 24 2018 23:08:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,
POB 41067, Norfolk VA 23541
515234300 EDI: PRA.COM Jan 24 2018 23:08:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
POB 41067, Norfolk VA 23541
515234292 EDI: PRA.COM Jan 24 2018 23:08:00 Portfolio Recovery Associates, LLC, c/o The Gap,
POB 41067, Norfolk VA 23541
515030060 +EDI: PRA.COM Jan 24 2018 23:08:00 Portfolio Recovery Ass, ATTN: BANKRUPTCY,
Po Box 41067, Norfolk, VA 23541-1067
515137973 EDI: Q3G.COM Jan 24 2018 23:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
515905797 +EDI: Q3G.COM Jan 24 2018 23:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788
515905796 EDI: Q3G.COM Jan 24 2018 23:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
515030064 EDI: AGFINANCE.COM Jan 24 2018 23:08:00 Springleaf Financial S, Po Box 3251,
Evansville, IN 47731
515030065 +EDI: AGFINANCE.COM Jan 24 2018 23:08:00 Springleaf Fin, ATTENTION: BANKRUPTCY DEPARTMENT,
Po Box 3251, Evansville, IN 47731-3251
515030067 +EDI: WTRNBANK.COM Jan 24 2018 23:08:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
515030069 +EDI: VERIZONEAST.COM Jan 24 2018 23:08:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515030061 ##Quest Diagnostics, PO Box 71304, Philadelphia, PA 19176-1304

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC
cmecf@sternlav.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkggroup@kmlawgroup.com
Lee Martin Perlman on behalf of Joint Debtor Juana E. Alabanzas ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Lee Martin Perlman on behalf of Debtor Alan T. Alabanzas ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com

TOTAL: 7